Case 15-24535-JNP Doc 42 Filed 12/11/17 Entered 12/11/17 09:18:19 Desc Main

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Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Nicholas Castellano,

Debtor.

of 2

Order Filed on December 11, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 15-24535-JNP

Adv. No.:

Hearing Date: 10/3/2017 @ 10:00 a.m.

Judge: Jerrold N. Poslusny

ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 11, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

(Page 2)

Debtor: Nicholas Castellano Case No: 15-24535-JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 52 Heron Way, North Cape May, NJ 08204, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Victoria Steffen, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 27, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2017 through September 2017 for a total post-petition default of \$6,388.84 (4 @ \$1,597.21); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$3,194.42 directly to Secured Creditor no later than December 1, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,194.42 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan and Debtor shall amend the plan accordingly within fourteen days; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume October 1, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.